

**REMARKS**

Claims 1-15 are all the claims pending in this application. Claims 1 and 6 have been amended to clarify the invention. Claims 11-15 have been newly added by this Amendment to further clarify the invention. No new subject matter has been added. Reconsideration and allowance of all the rejected claims are respectfully requested in view of the following remarks.

**REJECTION UNDER 35 U.S.C. §102(e)**

Claims 1-10 stand rejected under 35 U.S.C. §102(e) as allegedly being anticipated by Brody, *et al.* (U.S. Patent Publication No. 2001/0029485). Applicants respectfully traverse this rejection on the following basis.

Independent claims 1 and 6 recite the feature of concurrently displaying an anonymous user interface along with a transaction interface, wherein the anonymous user interface provides the user with a plurality of options that enable a user to initiate an on-line transaction. In an exemplary embodiment, the anonymous shopping interface provides an anonymous shopping toolbar that may be a separate window that overlays the browser (see the specification at page 9, lines 7-15 and FIG. 2). Such a configuration may permit simultaneous access to the transaction interface and the anonymous user interface (see the specification at page 8, line 26 to page 9 line 25).

Brody discloses a system for enabling consumers to purchase goods and services from merchants using credit cards, wherein the consumers can maintain the confidentiality of their credit card numbers and identity without disclosure to the merchants (see Brody, the Abstract). However, Brody fails to teach or suggest

concurrently displaying an anonymous user interface along with a transaction interface, wherein the anonymous user interface provides a user with a plurality of options that enable a user to initiate an on-line transaction. Instead, Brody teaches that a user involved in an on-line transaction may first access a transaction interface, and then separately access an anonymous user interface (ATS), which is separate from the transaction interface (see Brody at paragraphs 0045-0047). As a result, Applicants' claimed subject matter is distinguished from Brody, which fails to teach or suggest concurrently displaying an anonymous user interface along with a transaction interface, wherein the anonymous user interface provides a user with a plurality of options that enable a user to initiate an on-line transaction.

Since Brody et al. fails to teach or suggest the invention claimed in independent claims 1 and 6, and their corresponding dependent claims 2-4 and 7-10, these claims are not anticipated by Brody et al. For the foregoing reasons, reconsideration and allowance of these claims are requested.

#### **NEWLY ADDED CLAIMS**

Claims 11-15 are supported by the specification as originally filed and have been newly added by this Amendment to further clarify the invention of the instant application.

Independent claim 11 recites, among other things, a profile access initiator that accesses a first profile when the user activates at least one of the plurality of options associated with the anonymous user interface, wherein the first profile is stored locally on a user terminal and includes user data. Such an embodiment may include a user profile stored on a user's local hard drive (see the specification at page 4, lines 14-17). FIG. 2

illustrates an embodiment that may include a storage device for storing a user profile.

The storage device may include a hard drive storage system in communication with a user (see the specification at page 8, lines 22-25).

In contrast, Brody teaches a system including a first profile that is stored remotely from a user, for example, in a database (see Brody at paragraph 18 and paragraph 28). Brody teaches that the first profile resides at a bank (or other institution) associated with the first profile (see Brody at paragraph 28). Consequently, Brody does not disclose a first profile that is stored locally on a user terminal and that includes user data.

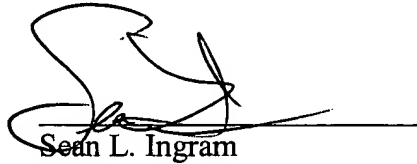
Since Brody et al. fails to teach or suggest the invention claimed in independent claim 11, and its corresponding dependent claims 12-15, these claims are not anticipated by Brody. For the foregoing reasons, allowance of these claims is requested.

Having addressed each of the foregoing rejections, it is respectfully submitted that a full and complete response has been made to the outstanding Office Action and, as such, the application is in condition for allowance. Notice to that effect is respectfully requested.

If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned.

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Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Sean L. Ingram', written over a horizontal line.

Customer No. 29315

Sean L. Ingram  
Registration No.: 48,283  
MINTZ, LEVIN, COHN, FERRIS, GLOVSKY AND  
POPEO, P.C.  
12010 Sunset Hills Road, Suite 900  
Reston, Virginia 20190  
703-464-4800

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